

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Owen H. Brown
Appl. No.: 10/775,751
Filed: February 9, 2004
Title: SELECTIVE ESCROW USING ELECTRONIC FUNDS TRANSFER
Art Unit: 3691
Examiner: Bruce I Ebersman
Docket No.: 021180-00055 (BRWN 20.199A)

November 12, 2008

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE PURSUANT TO 37 C.F.R. §1.111

Sir:

In response to the Office Action dated June 23, 2008, Applicant responds as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 6 of this paper.